

Deed - Page 1

Bk 19677 Pg 61 48456
02-07-2013 @ 03:15p

QUITCLAIM DEED

KNOW ALL MEN BY THESE PRESENTS, That We, **DIANE R. WYTRYCH** and **JOSIE A. SCIBELLI**, of 15 Pinecrest Drive, Springfield, Hampden County, Massachusetts, for consideration in the amount of One And No/100 (\$1.00) Dollar, the receipt of which is hereby acknowledged,

Grant to **DIANE R. WYTRYCH**, of 15 Pinecrest Drive, Springfield, Massachusetts,
with QUITCLAIM COVENANTS

A certain parcel of land, with the buildings thereon, situated in the City of Springfield, Hampden County, Massachusetts, more particularly described as: See Exhibit A attached hereto.

Property Address: 15 Pinecrest Drive, Springfield, Massachusetts.

Being the same premises conveyed to the Grantors herein by deed of Paul A. Albano and L. Gioscia Albano, dated December 16, 2002, and recorded in the Hampden County Registry of Deeds in Book 12796, Page 330.

EXECUTED as a sealed instrument this 7th day of February, 2013.

Barbara J. Henry
Witness

Diane R. Wytrych
Diane R. Wytrych

Barbara J. Henry
Witness

Josie A. Scibelli
Josie A. Scibelli

Docd - Page 2

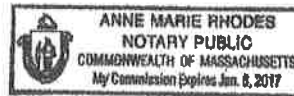
Bk 19677 Pg62 #8456

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, ss.

On this 7th day of February, 2013, before me, the undersigned notary public, personally appeared Diane J. Wytrych and Josie A. Scibelli, and proved to me through satisfactory evidence of identification, which was a driver's license or other state or federal governmental document bearing a photographic image, oath or affirmation of a credible witness known to me who knows the above signatory, or my own personal knowledge of the identity of the signatory, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose.

Anne Marie Rhodes



Deed - Page 3

Bk 19677 Pg63 #8456

EXHIBIT "A"

All that certain parcel of land situated in Springfield, Hampden County, Massachusetts, with the buildings thereon, being known and designated as Lot #16 on a plan entitled "Plan of Land-Pinecrest Drive, Sumner Avenue, Overland Avenue, Garford & Hudson Street, Springfield, Mass., Owned by Berard & Sons, Inc., said plan being recorded with the Hampden County Registry of Deeds in Book of Plans 250, Page 1.

Subject to Restrictive Covenants dated October 29, 1987 and recorded in the Hampden County Registry of Deeds in Book 6671, Page 49.

Subject to amended Order of Conditions of the City of Springfield dated November 6, 1987, and recorded in the Hampden County Registry of Deeds in Book 6697, Page 129.

Subject to storm water drainage easement to the City of Springfield dated March 3, 1988 and recorded in the Hampden County Registry of Deeds in Book 6800, Page 91.

Subject to reserved draining rights dated July 31, 1957 and recorded in the Hampden County Registry of Deeds in Book 2558, Page 528.

Subject to pole and line rights granted American Telephone and Telegraph Company dated October 5, 1949, and recorded in the Hampden County Registry of Deeds in Book 2015, Page 63.

No title examination was performed in preparation of this Deed.

DONALD E. ASHE, REGISTER
HAMPDEN COUNTY REGISTRY OF DEEDS


License

COMMONWEALTH OF MASSACHUSETTS
DIVISION OF PROFESSIONAL LICENSURE
BOARD OF
REAL ESTATE APPRAISERS
ISSUES THE FOLLOWING LICENSE CERT
RES. REAL ESTATE APPRAISER

ANTHONY J SANTANIELLO
137 ALLEN ST
LONGMEADOW, MA 01028-1446

75864 **06/30/2020** **826157**

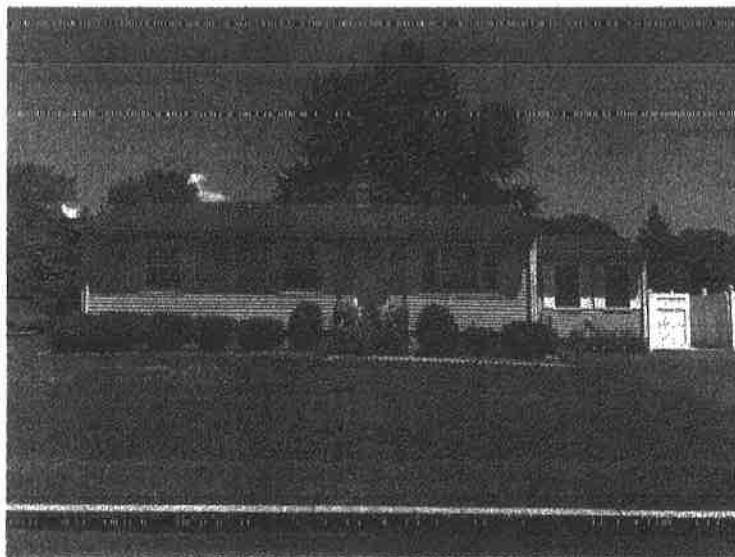
LICENSE NUMBER **EXPIRATION DATE** **SERIAL NUMBER**



AJS Appraisal Group, Inc.

FROM:		INVOICE	
Tony Santaniello AJS Appraisal Group, Inc. 137 Allen St East Longmeadow, MA 01028-1448 Telephone Number: (413) 374-3351 Fax Number: (413) 525-4149		INVOICE NUMBER: 19-219 DATES: Invoice Date: 07/16/2019 Due Date: 07/19/2019	
TO: Luso Federal Credit Union 599 East Street Ludlow, MA 01056 E-Mail: pgreiha@lusofederal.com Telephone Number: (413) 689-9966 Fax Number: Alternate Number:		REFERENCE: Internal Order #: 19-219 Lender Case #: Client File #: FHA/VA Case #: Main File # on form: 19-219 Other File # on form: Federal Tax ID: 47-3740838 Employer ID:	
DESCRIPTION			
Lender: Luso Federal Credit Union Client: Luso Federal Credit Union Purchaser/Borrower: Diane R. Wytrych Property Address: 15 Pinecrest Dr City: Springfield County: Hampden State: MA Zip: 01118 Legal Description: Book:19677 Page:61 Dated:02/07/2013 Hampden County Registry of Deeds			
FEES		AMOUNT	
2055 UAD Exterior Only		250.00	
SUBTOTAL		250.00	
PAYMENTS		AMOUNT	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			0
TOTAL DUE			\$ 250.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

15 Pinecrest Dr
Springfield, MA 01118

Book:19677 Page:61 Dated:02/07/2013 Hampden County Registry of Deeds

FOR

Luso Federal Credit Union
599 East Street, Ludlow, MA 01056

OPINION OF VALUE

208,000

AS OF

07/15/2019

BY

Anthony J. Santaniello
AJS Appraisal Group, Inc.
137 Allen Street
East Longmeadow, MA 01028
413-374-3351
teant77@gmail.com

Borrower	Diane R. Wytrych		File No. 19-219
Property Address	15 Pinecrest Dr		
City	Springfield	County	Hampden
		State	MA
		Zip Code	01118
Lender/Client	Luso Federal Credit Union		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ **Appraisal Report** (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)


Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

<p>APPRAISER:</p> <div style="text-align: center; margin-top: 20px;">  </div> <p>Signature: _____</p> <p>Name: <u>Anthony J. Santaniello</u></p> <p><u>137 Allen Street, East Longmeadow, MA 01028</u></p> <p>State Certification #: <u>MA CRREA #75564</u></p> <p>or State License #: _____</p> <p>State: <u>MA</u> Expiration Date of Certification or License: <u>08/20/2020</u></p> <p>Date of Signature and Report: <u>07/15/2019</u></p> <p>Effective Date of Appraisal: <u>07/15/2019</u></p> <p>Inspection of Subject: <input type="checkbox"/> None <input checked="" type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only</p> <p>Date of Inspection (if applicable): <u>07/15/2019</u></p>	<p>SUPERVISORY or CO-APPRAISER (if applicable):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____ Expiration Date of Certification or License: _____</p> <p>Date of Signature: _____</p> <p>Inspection of Subject: <input type="checkbox"/> None <input type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only</p> <p>Date of Inspection (if applicable): _____</p>
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AJS Appraisal Group, Inc.

Exterior-Only Inspection Residential Appraisal Report

File # 19-219

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 15 Pinecrest Dr City Springfield State MA Zip Code 01118
 Borrower Diane R. Wytrych Owner of Public Record Diane R. Wytrych County Hampden
 Legal Description Book:19677 Page:61 Dated:02/07/2013 Hampden County Registry of Deeds
 Assessor's Parcel # 09730-0072 Tax Year 2019 R.E. Taxes \$ 4,017
 Neighborhood Name East Forest Park Map Reference 44140 Census Tract 8025.00
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ 0 ☐ PUD HOA \$ 0 ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) Home Equity Loan
 Lender/Client Luso Federal Credit Union Address 599 East Street, Ludlow, MA 01056
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s) MA MLS. The subject has not been offered for sale in the past year and is not currently on the market.
 I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ Date of Contract Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
 If Yes, report the total dollar amount and describe the items to be paid.
 Note: Race and the racial composition of the neighborhood are not appraisal factors.

Location ☒ Urban ☐ Suburban ☐ Rural Property Values ☐ Increasing ☒ Stable ☐ Declining PRICE AGE One-Unit 70 %
 Built-Up ☒ Over 75% ☐ 25-75% ☐ Under 25% Demand/Supply ☐ Shortage ☒ In Balance ☐ Over Supply \$ (000) (yrs) 2-4 Unit 2 %
 Growth ☐ Rapid ☒ Stable ☐ Slow Marketing Time ☐ Under 3 mths ☒ 3-6 mths ☐ Over 6 mths 53 Low 0 Multi-Family 7 %
 Neighborhood Boundaries The subject is bound by Plumtree Rd to the north, Bradley Rd to the east, 395 High 125 Commercial 20 %
 Summer Ave to the south, and Allen St to the west. Market area includes all of East Forest Park. 181 Pred. 40 Other 1 %
 Neighborhood Description See attached addendum. "Other" in land use represents vacant land.
 Market Conditions (including support for the above conclusions) See attached addendum.

Dimensions 75' x 100' x 75' x 100' Area 7500 sf Shape Rectangular View N,Res;
 Specific Zoning Classification Residence A Zoning Description 50' frontage x 7,500 square feet (Single Family)
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe The appraiser
 considered all four tests for highest and best use; legally permissible, physically possible, financially feasible and most profitable.
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity ☒ ☐ Water ☒ ☐ Street Asphalt ☒ ☐
 Gas ☒ ☐ Sanitary Sewer ☒ ☐ Alley None ☐ ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 25013C0409E FEMA Map Date 07/16/2013
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe
 Subject meets current zoning requirements for use, lot size and street frontage. No adverse easements, encroachments, or other conditions were noted.

Source(s) Used for Physical Characteristics of Property ☐ Appraisal Files ☒ MLS ☒ Assessment and Tax Records ☐ Prior Inspection ☒ Property Owner
☐ Other (describe) Data Source for Gross Living Area Assessors

Units ☒ One ☐ One with Accessory Unit ☐ Concrete Slab ☐ Crawl Space ☒ FWA ☐ HWBB ☐ Fireplace(s) # 0 ☐ None
 # of Stories 1 ☒ Full Basement ☐ Finished ☐ Radiant ☐ Woodstove(s) # 0 ☒ Driveway # of Cars 4
 Type ☒ Det. ☐ AIL ☐ S-Det/End Unit ☐ Partial Basement ☐ Finished ☐ Other ☒ Patio/Deck Deck Driveway Surface Asphalt
☒ Existing ☐ Proposed ☐ Under Const. Exterior Walls Vinyl Fuel Gas ☐ Porch None ☐ Garage # of Cars 0
 Design (Style) Ranch Roof Surface AsphShingle ☒ Central Air Conditioning ☐ Pool None ☐ Carport # of Cars 0
 Year Built 1988 Gutters & Downspouts Aluminum ☐ Individual ☒ Fence Vinyl ☐ Attached ☐ Detached
 Effective Age (Yrs) 12 Window Type OHung ☐ Other ☐ Other Built-in
 Appliances ☐ Refrigerator ☐ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)
 Finished area above grade contains: 6 Rooms 3 Bedrooms 1.1 Bath(s) 1,269 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) Central air, deck, and a finished basement.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3: There didn't appear to be any functional or external obsolescence, or any major deferred maintenance noted at the time of inspection. The subject appears to have been well maintained and is considered to be in average/good condition. NOTE: An extraordinary assumption was made that the subject property is owner occupied and that the exterior condition is consistent with the interior. This was an exterior inspection only. An interior inspection may reveal information contrary to what is stated in this report.
 Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No
 If Yes, describe.
 From a casual and visual exterior inspection, no functional, economic or physical obsolescence noted that would affect the livability, soundness or structural integrity.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 1 of 6

Fannie Mae Form 2055 March 2005

Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

FROM: New England Orthopedics TO: 3046009 08/06/2019 09:32:31 #060 P.007/023

Exterior-Only Inspection Residential Appraisal Report

File # 19-219

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 180,000 to \$ 224,000		There are 10 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 175,000 to \$ 243,800		
FEATURE	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Address	15 Pinecrest Dr Springfield, MA 01118	141 Pinecrest Dr Springfield, MA 01118	11 Derryfield Ave Springfield, MA 01118	88 Intervale Rd Springfield, MA 01118
Proximity to Subject		0.24 miles N	0.46 miles NW	0.39 miles NE
Sale Price		\$ 202,000	\$ 207,000	\$ 220,000
Sale Price/Gross Liv. Area		\$ 157.20 sq ft	\$ 155.52 sq ft	\$ 120.42 sq ft
Data Source(s)		MAMLS#72470924;DOM 24	MAMLS#72363723;DOM 61	MAMLS#72461598;DOM 7
Verification Source(s)		MLS/Assessors/PublicRecords	MLS/Assessors/PublicRecords	MLS/Assessors/PublicRecords
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing		ArmLth	ArmLth	ArmLth
Concessions		Conv;3000	Conv;2000	Conv;5000
Date of Sale/Time		s05/19;c04/19	s10/18;c08/18	s04/19;c03/19
Location	N;Res;	N;Res;	N;Res;Cmr/Bsy	N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	7500 sf	10000 sf	8093 sf	14331 sf
View	N;Res;	N;Res;	N;Res;	N;Res;
Design (Style)	DT1;Ranch	DT1;Ranch	DT1;Ranch	DT1;Ranch
Quality of Construction	Q3	Q3	Q3	Q3
Actual Age	31	65	070	027
Condition	C3	C3	C3	C3
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	6 3 1.1	5 2 1.1	6 3 1.0	6 3 2.0
Gross Living Area	1,269 sq ft	1,285 sq ft	1,331 sq ft	1,827 sq ft
Basement & Finished	1269sf546sf two	1285sf0sf in	1331sf800sf wu	0sf
Rooms Below Grade	0rr0br0.0ba2o		0rr0br1.0ba3o	
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA/CAir	HWBB/No	HWBB/CAir	FWA/CAir
Energy Efficient Items	Average	Average	Average	Average
Garage/Carport	4dw	2dw	1ga2dw	2gbidw
Porch/Patio/Deck	Deck	ScrPorch/Patio	Enclosed Porch	Deck/Patio
Fireplace	No Fireplace	No Fireplace	1 Fireplace	2 Fireplaces
Actual Contract Date	N/A	04/18/2019	08/07/2018	03/13/2019
Net Adjustment (Total)		\$ 6,000	\$ -1,740	\$ -8,649
Adjusted Sale Price of Comparables		Net Adj. 3.0 % Gross Adj. 6.9 % \$ 208,000	Net Adj. 0.8 % Gross Adj. 21.3 % \$ 205,260	Net Adj. 3.9 % Gross Adj. 24.3 % \$ 211,351
<input checked="" type="checkbox"/> I did not research the sale or transfer history of the subject property and comparable sales. If not, explain:				
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.				
Data Source(s) MLS/Assessors/Public Records				
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.				
Data Source(s) MLS/Assessors/Public Records				
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).				
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer			12/28/2017	
Price of Prior Sale/Transfer			\$130,000	
Data Source(s)	MLS/Assessors/PubRcrds	MLS/Assessors/PubRcrds	MLS/Assessors/PubRcrds	MLS/Assessors/PubRcrds
Effective Date of Data Source(s)	07/15/2019	07/15/2019	07/15/2019	07/15/2019
Analysis of prior sale or transfer history of the subject property and comparable sales				
The subject has not transferred in the past 36 months. Comp 2 transferred on 12/28/2017 for \$130,000 and was then updated throughout. No other sales for the comparables in the past 12 months.				
Summary of Sales Comparison Approach Due to the low turnover of more similar homes in the immediate neighborhood, it was necessary to expand the search over the six month and one mile guidelines. Comp 2 sold over six months prior; time adjustments were warranted due to the 4% increase in property values. Comp 2 and 3 were adjusted for their varying conditions after a review of MLS photos. Comp 2 was adjusted for its inferior location with regards to traffic patterns and median prices. Site adjusted due to lot utility differences; site unable to be bracketed. Larger GLA (+/-100 sf) differences adjusted at \$25/sf. GLA adjustments are market based and are adequately supported. Finished basements adjusted \$10/sf and \$3,000/full bath. Full consideration given to comp 1 for its location on the same street as the subject. After analyzing all pertinent data, the appraiser's opinion of value is \$208,000 (rounded). When selecting comparables, the appraiser considers all pertinent aspects and then selects which comparables are the most similar overall to the subject property. The best available sales were utilized in this report.				
Indicated Value by Sales Comparison Approach \$ 208,000				
Indicated Value by: Sales Comparison Approach \$ 208,000 Cost Approach (if developed) \$ Income Approach (if developed) \$				
Single family properties are purchased on comparable property sales rather than reproduction cost or income generating potential. The Sales Comparison Approach is most reliable in estimating current market value as it directly reflects the actions of typical buyers and sellers. Full consideration given to comp 1 for its location on the same street as the subject.				
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. Supporting data is kept in the appraiser's files. Appraisal is made "AS IS" with no conditions necessary.				
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 208,000 as of 07/15/2019, which is the date of inspection and the effective date of this appraisal.				

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 2 of 6

Fannie Mae Form 2055 March 2005

Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

FROM: New England Orthopedics TO: 3046009 08/06/2019 09:34:27 #060 P.008/023

Exterior-Only Inspection Residential Appraisal Report

File # 18-219

ADDITIONAL COMMENTS										
	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)									
	The Cost Approach does not apply to this report.									
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data: Marshall & Swift Quality rating from cost service: Average Effective date of cost data: Current Comments on Cost Approach (gross living area calculations, depreciation, etc.): The Cost Approach does not apply to this report. The land to value ratio is typical of this market and does not effect marketability.					OPINION OF SITE VALUE = \$ 45,000 DWELLING Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ Less: Physical Functional External Depreciation = \$() Depreciated Cost of Improvements = \$ "As-Is" Value of Site Improvements = \$				
	Estimated Remaining Economic Life (HUD and VA only) _____ Years					INDICATED VALUE BY COST APPROACH = \$				
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$					Indicated Value by Income Approach				
	Summary of Income Approach (including support for market rent and GRM)									
	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project _____ Total number of phases _____ Total number of units _____ Total number of units sold _____ Total number of units rented _____ Total number of units for sale _____ Data source(s) _____ Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion _____ Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____ Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion. _____ Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options. _____ Describe common elements and recreational facilities: _____									

Supplemental Addendum

File No. 19-219

Borrower	Diane R. Wytrych				
Property Address	15 Pinecrest Dr				
City	Springfield	County	Hampden	State	MA Zip Code 01118
Lender/Client	Luso Federal Credit Union				

• Exterior-Only: Neighborhood - Description

There are no unfavorable factors affecting marketability. The subject is located on a quiet street in the East Forest Park section of Springfield. The subject's neighborhood consists of small to large sized homes of various styles, predominantly single family properties in a 0-125 year age range. The subject provides good access to major amenities in the area such as schools, houses of worship, and shopping facilities. Sumner Avenue and Plumtree Road offer commuters access to various employment centers in the region. The subject conforms well to properties in the area. Generally, properties in the area appear to be in average to good condition. Employment appears to be stable in the area. Neighborhood appeal to market is rated average/good.

• Exterior-Only: Neighborhood - Market Conditions

Land record data, MLS statistics as well as the sale/resale of properties in the neighborhood appear to support a year over year increase of 4% in market values. MLS data also indicates there is a shortage of inventory; the average marketing time has remained fairly stable from the previous 12 months and currently averages less than 90 days, with some exceptions (see page 3). In the appraiser's opinion, he estimates exposure time and marketing time to be similar in days. Lending institutions are active in the area. There is evidence of financing concessions, which have little to no effect on market values. Conventional, FHA, and VA loans are predominant.

Appraiser Comments:

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage lending transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of the appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

The year 2019 town assessed value is \$204,100 based on a current tax rate of \$19.68 per thousand.

Room counts, bedroom counts and bathroom counts were taken from MLS listings. Public records often has incorrect data in this area, therefore, the listing data is more reliable.

Gross living areas were obtained from the town field cards. Public records will occasionally include finished basements in the GLA. The GLA's used in this report are correct for the subject and all comparables.

Due to the lack of comparable sales, the appraiser was unable to bracket the subject's age and GLA. This does not adversely affect marketability or the appraiser's opinion of value.

The predominant range falls below the appraiser's opinion of value in the neighborhood. However, it is within the range of typical neighborhood values. This does not affect marketability and the subject is not an over-improvement.

Exposure Time: Less than 90 days. The exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Comps 1 and 2 exceeded the 30% +/- age variance and were used due to the lack of similar sales.

The appraiser assumes that the property's title is good and marketable, and will render no opinions about the quality of the title. The appraiser also assumes there are no hidden or unapparent conditions of the soil or subsoil that would render it more or less valuable.

Lot size and location adjustments are based on analyzing historical sales data and applying differences in sales price to the various lot sizes and locations in the perspective town. These adjustments are not always applied in a linear format (Quantitative) as the market does not necessarily react in that manner, but may be applied based on the appraiser's experience and knowledge of the market (Qualitative).

Highest and best use is defined as: "That reasonable and probable use that will support the highest present value, as defined, as of the effective date of the appraisal. Alternatively, that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in highest land value." The definition above applies significantly to the highest and best use of the land. It is to be recognized that in cases where a site has existing improvements on it, the highest and best use may very well be determined to be different from the existing use. The existing use will continue, however, unless and until land value in its highest and best use exceeds the total value of the property in its existing use. After analyzing the neighborhood, the highest and best use of this property is its current use.

Scope of Work:

The appraiser uses data acquired from town property records, MLS listing information, Realtor comments, public records, deeds and other recorded legal documents, along with a personal inspection of the subject property, appraisal files, building cost guides, and owner or builder comments if applicable. A field inspection of the subject is performed, notes of the subject are made at the time of the inspection, photos of the interior and exterior are taken, all comparables are inspected from the street and photographed (where possible), and a visit to the town hall is made (if needed). The appraiser reconciles this data, considers all four tests of Highest & Best Use, considers all three approaches to value (Sales, Income, and Cost), chooses the best comparable sales. The appraiser then enters all of the information on the report form and attaches photos, maps, document copies, and any other specific information requested by the lender/client. This reconciliation and reporting process results in the derivation of a market value as defined above.

Definition of Market Value:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

Supplemental Addendum

File No. 19-219

Borrower	Diane R. Wytrych				
Property Address	15 Pinecrest Dr				
City	Springfield	County	Hampden	State	MA Zip Code 01118
Lender/Client	Luso Federal Credit Union				

Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

The appraiser is not a building inspector, contractor, engineer, plumber or an electrician and has no expertise in these fields. The appraiser conducted only a visual inspection of the accessible areas, and makes no guarantees about the structural integrity of the property, or about the efficiency or condition of the plumbing, heating and cooling systems, and assumes no adverse conditions. An expert should be consulted and further inspection conducted if there are any concerns about structural integrity of the property, or about the condition of the plumbing, heating or cooling systems.

Unless otherwise specifically described and/or a client condition to be stated in this report, the presence of hazardous materials or environmental conditions, which may or may not be present on the subject property, was not observed by the appraiser. However, it should be noted that the appraiser has not been trained, nor is qualified to detect specific hazardous substances or conditions. The presence of adverse materials or naturally occurring substances such as mold/mildew, asbestos, certain types of insulation, lead paint, and/or any other unseen or existing hazardous materials may affect the value of this property. This value opinion is predicated on the assumption that there is either no such material(s) on or nearby the property, or the client is aware that such hazardous materials may exist. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. Houses built prior to 1978, may in fact contain lead based paint and may require a certified contractor for removal or special containment. It is recommended the client retain an expert to fully evaluate any environmental concerns.

The photographs submitted with this appraisal are original digital images. These digital images have not been altered or modified in any shape or form as to mislead the lender. These digital images were either: photographed by the appraiser at the time of the inspection of the property; or retrieved from the appraiser's digital files based upon previous appraisal assignments; or, when available and applicable, were obtained online from MLS to better show how a comparable property appeared at the time of sale. The appraiser has reserved the right to use MLS photos if necessary. Reasons for such use would include, and is not limited to, comps which are not visible from the public street, comps in which unknowing individuals would be present in the photos, comps with safety or seasonal conditions such as snow and ice which prohibit access or alter the visibility of the home, or comps which the appraiser suspects have been altered in some way after the sale in a manner which might affect the overall value since the purchase. The appraiser has performed at a minimum a drive-by inspection of the comps. Often times applicable MLS photos offer the most accurate description of a home at the time of sale, and use of these photos frequently add to the overall credibility of the report.

Exterior-Only Inspection Residential Appraisal Report

File # 19-219

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report

File # 19-219

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Exterior-Only Inspection Residential Appraisal Report File # 19-219

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Anthony J. Santaniello
 Company Name AJS Appraisal Group, Inc.
 Company Address 137 Allen Street
East Longmeadow, MA 01028
 Telephone Number 413-374-3351
 Email Address tsant77@gmail.com
 Date of Signature and Report 07/15/2019
 Effective Date of Appraisal 07/15/2019
 State Certification # MA CRREA #75564
 or State License # _____
 or Other (describe) _____ State # _____
 State MA
 Expiration Date of Certification or License 08/20/2020

ADDRESS OF PROPERTY APPRAISED

15 Pinecrest Dr
Springfield, MA 01118
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 208,000

LENDER/CLIENT

Name No AMC
 Company Name Luso Federal Credit Union
 Company Address 599 East Street, Ludlow, MA 01056
 Email Address pgrelha@lusofederal.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

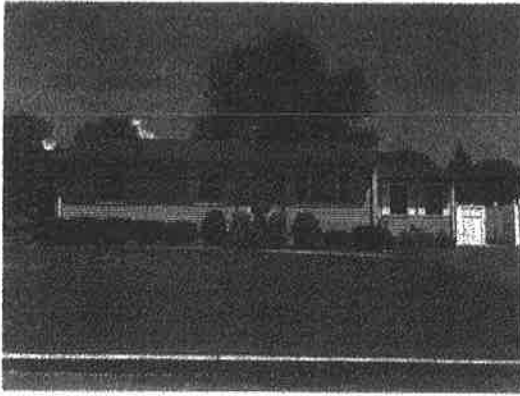
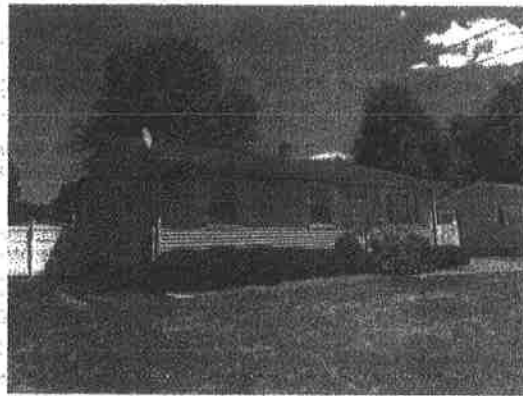
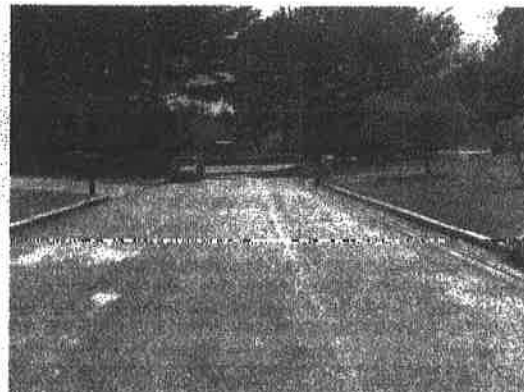
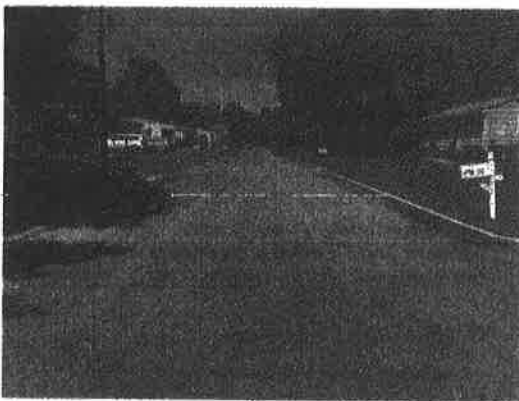
- ☐ Did not inspect exterior of subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

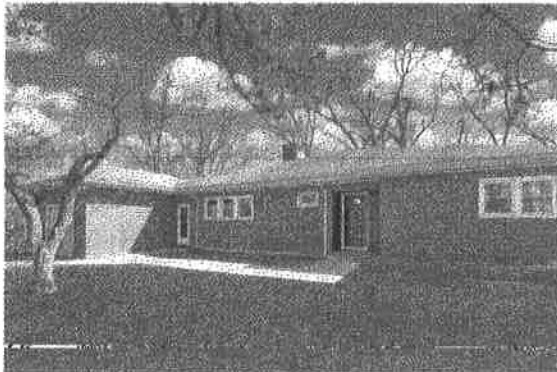
Subject Photos

Borrower	Diane R. Wytrych				
Property Address	15 Pinecrest Dr				
City	Springfield	County	Hamden	State	MA Zip Code 01118
Lender/Client	Luso Federal Credit Union				

**Front****Front****Front****Street****Street**

Comparable Photos 1-3

Borrower	Diane R. Wytvych				
Property Address	16 Pinecrest Dr				
City	Springfield	County	Hampden	State	MA Zip Code 01118
Lender/Client	Luso Federal Credit Union				

**Comparable 1**

141 Pinecrest Dr
 Prox. to Subject 0.24 miles N
 Sale Price 202,000
 Gross Living Area 1,285
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.1
 Location N;Res;
 View N;Res;
 Site 10000 sf
 Quality Q3
 Age 65

**Comparable 2**

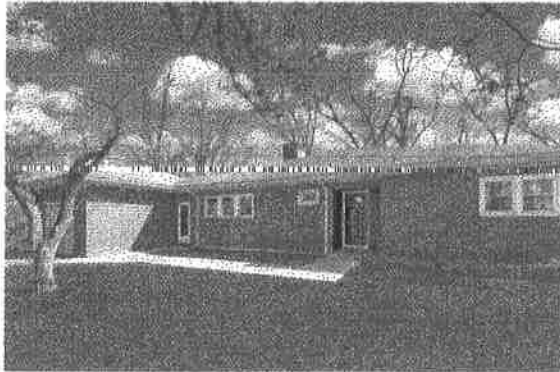
11 Derryfield Ave
 Prox. to Subject 0.46 miles NW
 Sale Price 207,000
 Gross Living Area 1,331
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Cntr/BSy
 View N;Res;
 Site 8093 sf
 Quality Q3
 Age 70

**Comparable 3**

88 Intervale Rd
 Prox. to Subject 0.39 miles NE
 Sale Price 220,000
 Gross Living Area 1,827
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 14331 sf
 Quality Q3
 Age 27

Comparable Photos 1-3

Borrower	Diane R. Wytrych				
Property Address	15 Pinecrest Dr				
City	Springfield	County	Hampden	State	MA Zip Code 01118
Lender/Client	Luso Federal Credit Union				

**Comparable 1**

141 Pinecrest Dr
Prox. to Subject 0.24 miles N
Sale Price 202,000
Gross Living Area 1,285
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 1.1
Location N;Res;
View N;Res;
Site 10000 sf
Quality Q3
Age 65

**Comparable 2**

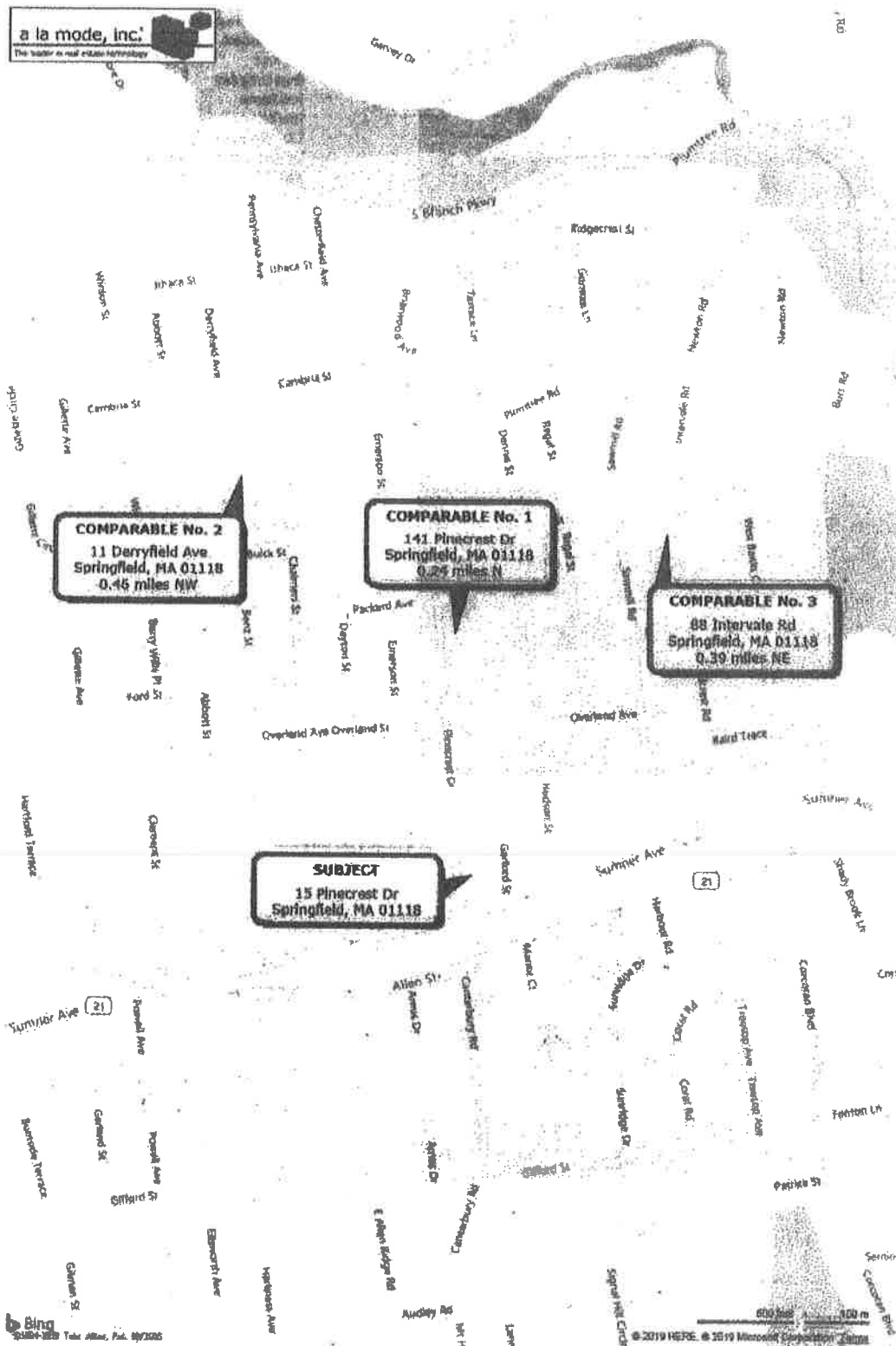
11 Derryfield Ave
Prox. to Subject 0.46 miles NW
Sale Price 207,000
Gross Living Area 1,331
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;Cmr/Bay
View N;Res;
Site 8093 sf
Quality Q3
Age 70

**Comparable 3**

88 Intervale Rd
Prox. to Subject 0.39 miles NE
Sale Price 220,000
Gross Living Area 1,827
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 14331 sf
Quality Q3
Age 27

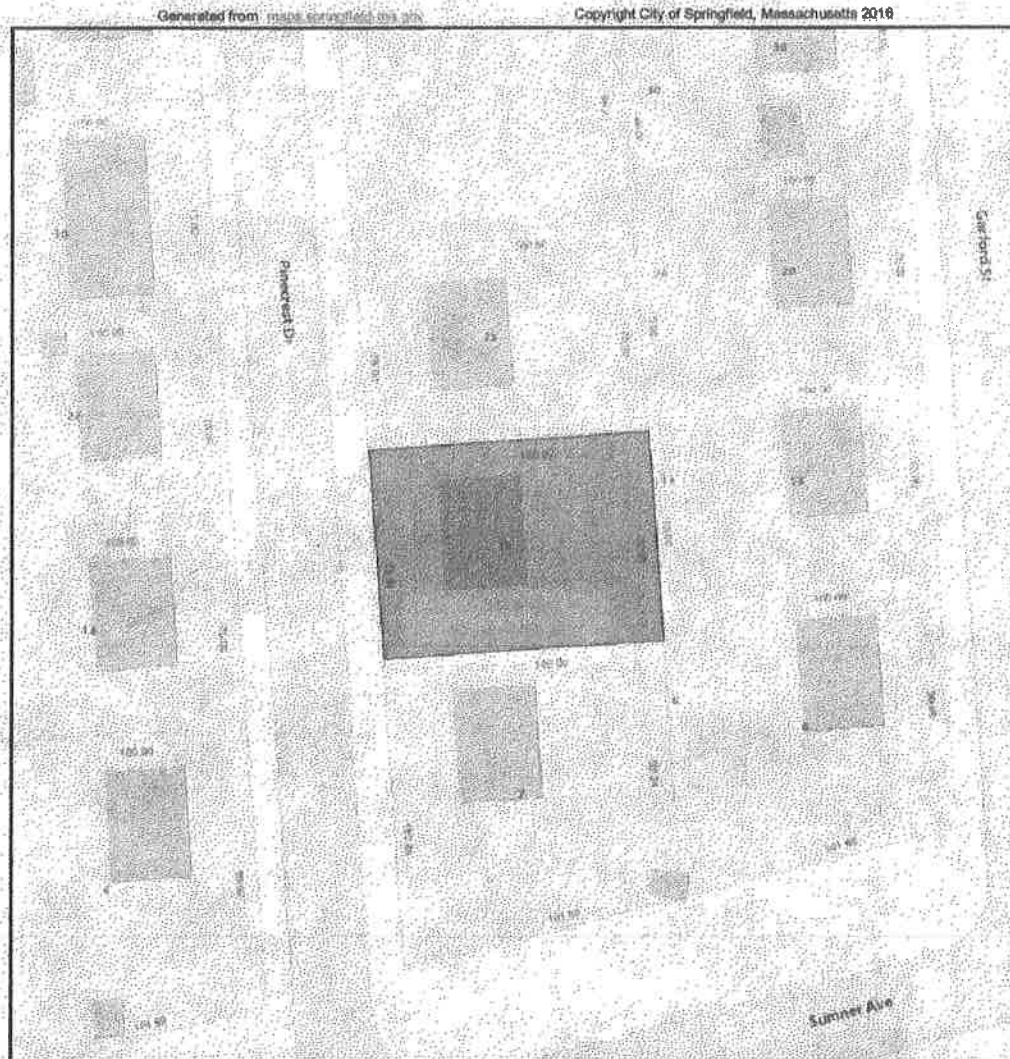
Location Map

Borrower	Diane R. Wytrych				
Property Address	15 Pinecrest Dr				
City	Springfield	County	Hampden	State	MA
Lender/Client	Luso Federal Credit Union				
				Zip Code	01118



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Assessors Map (GIS)



7/15/2019 2:35:55 PM

Scale: 1"=47'

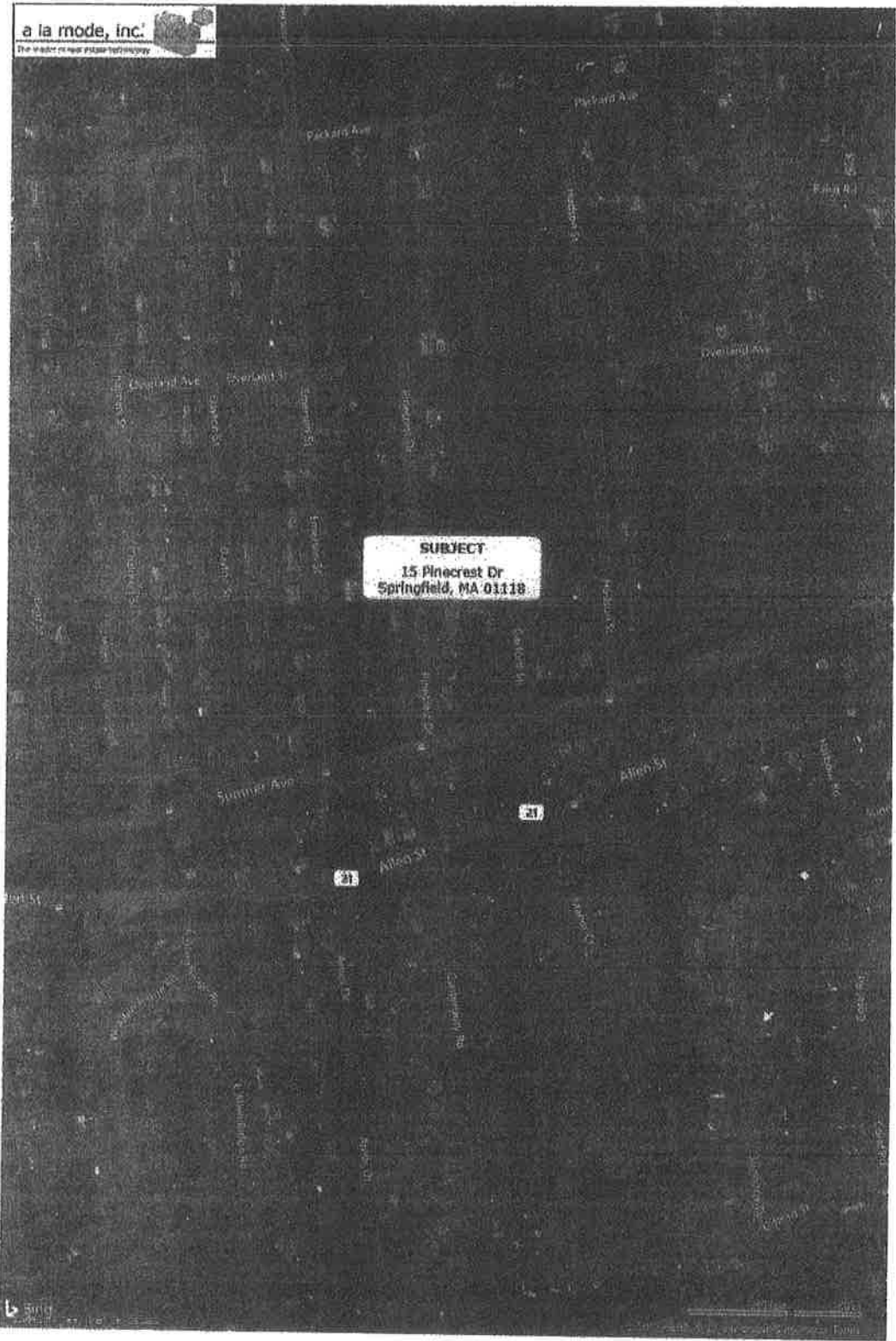
Scale is approximate



GIS information is provided on these Web Pages as a public resource for general information purposes only. It is used to locate, identify and inventory parcels of land in the City of Springfield for general purposes only and is NOT to be construed or used as a "legal description." Map and parcel information is believed to be accurate but accuracy is not guaranteed. No portion of the information should be considered to be, or used as, a legal document. The information is provided subject to the express condition that the user knowingly waives any and all claims for damages against the City of Springfield that may arise from the use of this data. Information provided on these Web Pages should be verified with the appropriate City department, and reviewed and approved by an attorney or other qualified professional prior to its use for any purpose with potential legal consequences.

Aerial Map

Borrower	Diane R. Wytrych			
Property Address	15 Pinecrest Dr			
City	Springfield	County	Hamden	State MA Zip Code 01118
Lender/Client	Luso Federal Credit Union			





330 Whitney Avenue, Holyoke, MA 01040
 RETURN SERVICE REQUESTED

413.538.9500
 877.888.1388
 info@bankatpeoples.com
 bankatpeoples.com



Loan Payment Notice

Pg 1 of 3

Statement Date:
 Mortgage Statement

Jul 19, 2019

Property Description:
 15 Pinecrest Dr Springfield, MA 01118

000145



DIANE R WYTRYCH
 15 PINECREST DR
 SPRINGFIELD MA 01118-1758

ACCOUNT INFORMATION

Description	Value
Outstanding Principal	58,097.26
Escrow Balance	-133.53
Interest Rate (until Jan 01, 2033)	5.875%
Prepayment Penalty	No

Payment Information

Description	Value
Account Number:	1053647253
Payment Due Date:	Aug 01, 2019
Amount Due:	\$871.30
If payment received after Aug 16, 2019, \$15.62 late fee will be charged	

Explanation of Amount Due

Description	Amount
Principal	236.13
Interest	284.43
Escrow (Taxes & Insurance)	350.74
Regular Monthly Payment	871.30
Total Fees and Charges	0.00
Overdue Payment	0.00
Total Amount Due	871.30

Past Payments Breakdown

Description	Paid Since Last Statement	Paid Year to Date
Principal	234.98	1,392.80
Interest	285.58	1,730.56
Escrow (Taxes & Insurance)	350.74	2,076.00
Fees	0.00	0.00
Charges	0.00	0.00
Partial Payment (Unapplied)	0.00	0.00
Total	871.30	5,199.36

Contact 413.538.9500 * 877.888.1388 * Servicing@bankatpeoples.com

Questions About Your Bill?

Give us a call.
 We're here to help!